

Form 185 – ntc13plnafter

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

---

Case No.: 19–27226–JNP  
Chapter: 13  
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Christopher J. Galloway  
7759 Corbett Ave.  
Pennsauken, NJ 08109

Social Security No.:  
xxx–xx–4356

Employer's Tax I.D. No.:

---

**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on February 3, 2021.

On 3/10/21 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Jerrold N. Poslusny Jr. on:

Date: April 21, 2021  
Time: 09:00 AM  
Location: 4th Floor Courtroom 4C, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street, Camden, NJ 08101–2067

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: March 11, 2021  
JAN: kaj

Jeanne Naughton  
Clerk

In re:  
Christopher J. Galloway  
Debtor

Case No. 19-27226-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 4

Date Rcvd: Mar 11, 2021

Form ID: 185

Total Noticed: 69

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 13, 2021:

Recip ID	Recipient Name and Address
db	+ Christopher J. Galloway, 7759 Corbett Ave., Pennsauken, NJ 08109-3664
cr	+ BSI Financial Services, Friedman Vartolo, LLP, 85 Broad Street, Suite 501, New York, NY 10004-1734
518449592	+ Advocare Cohen Family Medicine, 5647 Westfield Ave., Pennsauken, NJ 08110-1836
518449593	+ Allergic Disease Associates, PC, 205 N. Broad St., Suite 300, Philadelphia, PA 19107-1578
518449594	+ Apex Asset Management, Attn: Bankruptcy Dept., 2501 Oregon Pike, Suite 102, Lancaster, PA 17601-4890
518449596	+ BSI Financial Services, 314 S. Franklin St., PO Box 517, Titusville, PA 16354-0517
518555064	+ Bank of Missouri, Attn Total Card, Inc., 2700 S. Lorraine Place, Sioux Falls, SD 57106-3657
518449595	+ Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
518580616	+ Camden County MUA, 1645 Ferry Avenue, Camden, NJ 08104-1311
518449597	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
518449598	Credit One Bank, P.O. Box 71083, Charlotte, NC 28272-1083
518449599	Emergency Physicians Assoc. -So. Jersey, P.O. Box 740021, Cincinnati, OH 45274-0021
518449600	+ Equifax Information Services, PO Box 740241, Atlanta, GA 30374-0241
518449601	+ Experian, PO Box 4500, Allen, TX 75013-1311
518449605	++ FORSTER & GARBUS LLP, 60 VANDERBILT MOTOR PARKWAY, P O BOX 9030, COMMACK NY 11725-9030 address filed with court:, Forster Garbus & Garbus, 60 Motor Parkway, Commack, NY 11725
518449603	+ Financial Recoveries, 200 East Park Drive, Mount Laurel, NJ 08054-1297
518449602	+ Financial Recoveries, Attn: Bankruptcy, 200 East Park Dr Ste 100, Mount Lurel, NJ 08054-1297
518449604	+ First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
518449606	+ Friedman Vartolo LLP, Attn: Jonathan C. Schwalb, Esq., 85 Broad Street, Suite 501, New York, NY 10004-1734
518449607	+ Harley Davidson Financial, Attn: Bankruptcy, Po Box 9013, Addison, TX 75001-9013
518474109	+ Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
518449608	+ I C System Inc, 444 Highway 96 East, P.O. Box 64378, St. Paul, MN 55164-0378
518449609	+ IC System, Inc., 444 Highway 96 East, Saint Paul, MN 55127-2557
518449612	+ Jefferson Health - New Jersey, 500 Marlboro Ave, Cherry Hill, NJ 08002-2020
518449614	+ Lourdes Imaging Associates, PA, PO Box 95000-2840, Philadelphia, PA 19195-0001
518449615	+ Lourdes Medical Associates, PO Box 824626, Philadelphia, PA 19182-4626
518449616	+ Lourdes Medical Center, 1600 Haddon Avenue, Camden, NJ 08103-3101
518449617	+ Lourdes Urgent Care Services, PO Box 826479, Philadelphia, PA 19182-6479
518449618	#+ MidAmerica Bank & Trust Company, Attn: Bankruptcy, Po Box 400, Dixon, MO 65459-0400
518449621	Our Lady of Lourdes Medical Center, PO BOX 822099, Philadelphia, PA 19182-2099
518449626	+ Raymond T. Pekala, M.D., 99 West Gate Drive, Cherry Hill, NJ 08034-2843
518449628	+ Regional Sewer Service, P.O. Box 1105, Bellmawr, NJ 08099-5105
518449630	South Jersey Radiology, PO Box 1710, Voorhees, NJ 08043-7710
518449631	+ State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
518449635	+ TitleMax of Delaware, 15 Bull St., Suite 200, Savannah, GA 31401-2686
518449637	+ Total Visa/Bank of Missouri, Po Box 85710, Sioux Falls, SD 57118-5710
518449636	+ Total Visa/Bank of Missouri, Attn: Bankruptcy, Po Box 85710, Sioux Falls, SD 57118-5710
518449638	+ TransUnion, PO Box 2000, Chester, PA 19016-2000
518449639	++ US BANK, PO BOX 5229, CINCINNATI OH 45201-5229 address filed with court:, US Bank/RMS CC, Attn: Bankruptcy, Po Box 5229, Cincinnati, OH 45201
518512627	+ Virtua Our Lady of Lourdes, PO Box 822099, Philadelphia, PA 19182-2099
518449642	Virtua Our Lady of Lourdes Hospital, 1601 Haddon Avenue, Allentown, PA 18103
518449643	++ WELLS FARGO BANK NA, 1 HOME CAMPUS, MAC X2303-01A, DES MOINES IA 50328-0001 address filed with court:, Wells Fargo Bank, Attn: Bankruptcy Dept, Po Box 6429, Greenville, SC 29606

District/off: 0312-1

User: admin

Page 2 of 4

Date Rcvd: Mar 11, 2021

Form ID: 185

Total Noticed: 69

518569449 + Wilmington Savings Fund Society et al, c/o BSI Financial Services, 314 S. Franklin Street, P.O. Box 517, Titusville, PA 16354-0517

TOTAL: 43

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 11 2021 20:52:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Mar 11 2021 20:52:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518549528	+ Email/Text: g20956@att.com	Mar 11 2021 20:53:00	AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO LEAD PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
518465419	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Mar 11 2021 22:20:33	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518449610	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Mar 11 2021 20:51:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
518449611	Email/Text: JCAP_BNC_Notices@jcap.com	Mar 11 2021 20:52:00	Jefferson Capital Systems, LLC, P.O. Box 7999, Saint Cloud, MN 56302
518449613	+ Email/Text: PBNCNotifications@peritusservices.com	Mar 11 2021 20:51:00	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
518449619	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 11 2021 20:52:00	Midland Funding, PO Box 2011, Warren, MI 48090-2011
518449620	+ Email/Text: bankruptcy@sccompanies.com	Mar 11 2021 20:53:00	Midnight Velvet, Swiss Colony/Midnight Velvet, 1112 7th Ave, Monroe, WI 53566-1364
518449622	+ Email/Text: Bankruptcy.Notices@pnc.com	Mar 11 2021 20:51:00	PNC Bank, Natioanl Association, Mailstop: P5-PCLC-A1-R, 2730 Liberty Ave., Pittsburgh, PA 15222-4704
518449623	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 11 2021 22:20:26	Portfolio Recovery Associates, LLC, c/o Barclaycard, PO Box 41067, Norfolk, VA 23541
518559307	+ Email/Text: colleen.atkinson@rmscollect.com	Mar 11 2021 20:53:00	Patient First c/o Receivables Management Systems, PO Box 73810, North Chesterfield, VA 23235-8047
518466354	Email/PDF: resurgentbknofications@resurgent.com	Mar 11 2021 22:18:05	Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518512465	+ Email/Text: JCAP_BNC_Notices@jcap.com	Mar 11 2021 20:52:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518449624	+ Email/Text: JCAP_BNC_Notices@jcap.com	Mar 11 2021 20:52:00	Premier Bankccard, LLC, Jefferson Capital Systems LLC, Assignee, PO Box 7999, Saint Cloud, MN 56302-7999
518449625	+ Email/Text: bnc-quantum@quantum3group.com	Mar 11 2021 20:52:00	Quantum3 Group LLC as agent for, Second Round Sub LLC, PO Box 788, Kirkland, WA 98083-0788
518449627	Email/Text: colleen.atkinson@rmscollect.com	Mar 11 2021 20:53:00	Receivables Management Systems, PO Box 73810, North Chesterfield, VA 23235-8047
518449629	+ Email/PDF: resurgentbknofications@resurgent.com	Mar 11 2021 22:18:05	Resurgent Capital Services LP, PO Box 10587, Greenville, SC 29603-0587
518450584	+ Email/PDF: gecsed@recoverycorp.com	Mar 11 2021 22:20:16	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518449632	+ Email/PDF: gecsed@recoverycorp.com		

District/off: 0312-1

User: admin

Page 3 of 4

Date Rcvd: Mar 11, 2021

Form ID: 185

Total Noticed: 69

		Mar 11 2021 22:20:16	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965061, Orlando, FL 32896-5061
518449633	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Mar 11 2021 22:18:07	T Mobile/ T-Mobile USA Inc., by American InfoSource as agent, 4515 N. Santa Fe Ave., Oklahoma City, OK 73118-7901
518468899	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Mar 11 2021 22:19:20	T Mobile/T-Mobile USA Inc, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518449634	+ Email/Text: bncmail@w-legal.com	Mar 11 2021 20:52:00	TD Bank USA, N.A., c/o Weinstein & Riley, PS, 2001 Western Ave., Suite 400, Seattle, WA 98121-3132
518449639	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Mar 11 2021 20:52:00	US Bank/RMS CC, Attn: Bankruptcy, Po Box 5229, Cincinnati, OH 45201
518550533	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Mar 11 2021 22:19:30	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518449640	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Mar 11 2021 22:20:42	Verizon, by American InfoSource LP, agent, 4515 N. Santa Fe Ave, Oklahoma City, OK 73118-7901
518449641	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Mar 11 2021 20:50:00	Verizon Wireless, Attn: Verizon Wireless Bankruptcy Admini, 500 Technology Dr, Ste 550, Weldon Spring, MO 63304-2225

TOTAL: 27

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518516900	*	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518516127	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court:, Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518559192	*+	Midland Funding LLC, PO Box 2011, Warren MI 48090-2011
518570225	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
518566574	*	Quantum3 Group LLC as agent for, Second Round Sub LLC, PO Box 788, Kirkland, WA 98083-0788

TOTAL: 0 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 13, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 11, 2021 at the address(es) listed below:

Name	Email Address
Daniel L Reinganum	on behalf of Debtor Christopher J. Galloway DanielR@McDowellLegal.com

District/off: 0312-1

User: admin

Page 4 of 4

Date Rcvd: Mar 11, 2021

Form ID: 185

Total Noticed: 69

tcuccuini@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowelllegal.com;djamis  
on@mcdowelllegal.com;cgetz@mcdowelllegal.com;reinganumdr62202@notify.bestcase.com

Denise E. Carlon

on behalf of Creditor Harley-Davidson dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

Isabel C. Balboa

ecfmail@standingtrustee.com summarymail@standingtrustee.com

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

Jennifer R. Gorchow

on behalf of Trustee Isabel C. Balboa jgorchow@standingtrustee.com

Jonathan C. Schwalb

on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY FSB et al c/o BSI Financial Services  
bankruptcy@friedmanvartolo.com

Jonathan C. Schwalb

on behalf of Creditor BSI Financial Services bankruptcy@friedmanvartolo.com

Kevin Gordon McDonald

on behalf of Creditor Harley-Davidson kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com

Nicole B. LaBletta

on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY FSB et al c/o BSI Financial Services  
nlabletta@pincuslaw.com, brausch@pincuslaw.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10